



(This advertisement and the link to apply Online can be accessed on RBI Website [www.rbi.org.in](http://www.rbi.org.in))

**RESERVE BANK OF INDIA - DIRECT RECRUITMENT FOR THE POST OF OFFICERS IN GRADE 'B' (Direct Recruit-DR) (On Probation-OP) (General/DEPR/DSIM) STREAMS - PANEL YEAR 2023**

**IMPORTANT INSTRUCTIONS**

**'Build your Nation. Build your career'**

*Life with RBI is not just another career. It's a commitment. Commitment to serve the Nation, where your decisions make an impact on the way the economy and the financial sector in the country evolves.*

*Come to RBI if you are looking for an ecosystem that encourages continuous learning, an equal opportunity work environment, a supportive HR climate and, of course, an attractive compensation structure.*

*We are a full service Central Bank handling a variety of functions. An exciting array of job roles are handled by our officers in Grade 'B' depending upon their postings. For more on this, please click / type the following URL in your browser <https://opportunities.rbi.org.in/scripts/roles.aspx>*

**1. Candidates to Ensure their Eligibility for the Posts:**

Before applying, candidates should ensure that they fulfil the eligibility criteria for the advertised posts. Reserve Bank of India Services Board, hereinafter referred to as 'Board', would admit to the Examinations all the candidates applying for the post with the requisite fee/intimation charges (wherever applicable) based on the information furnished in the [ONLINE application](#) and shall determine their eligibility only at the final stage i.e. interview stage. If at that stage, it is found that any information furnished in the ONLINE application is false/ incorrect or if according to the Board, the candidate does not satisfy the eligibility criteria for the post, his/ her candidature will be cancelled and he/she will not be allowed to appear for interview, claim any reimbursement towards travelling. Such candidates can be removed from Bank's services without notice if he / she has already joined the Bank.

**2. Mode of Application:**

Candidates are required to apply [ON LINE](#) only through the Bank's website [www.rbi.org.in](http://www.rbi.org.in). No other mode for submission of application is available.

Brief Instructions for filling up the "[Online Application Form](#)" are given in [Appendix-I](#).

**3. Important Dates:**

| Events   |  | Important Dates**                        |
|--|--|--|
| Website Link Open For Online Registration of Applications and Payment of Fees/Intimation Charges |  | May 09 – June 09, 2023 (till 06:00 p.m.) |
| <b>Officers in Gr B (DR)-<br/>General</b>  | Phase - I - Online Examination                           | July 09, 2023 \$                         |
|  | Phase - II - Paper I, II & III Online Examination        | July 30, 2023 #                          |
| <b>***Officers in Gr B (DR)-<br/>DEPR*</b>   | Phase - I - Paper I & II Online Examination              | July 16, 2023%                           |
|  | Phase - II – Paper I & II Written Examination            | September 02, 2023%                      |
| <b>***Officers in Gr B (DR)-<br/>DSIM@</b>   | Phase - I - Paper I Online Examination                   | July 16, 2023                            |
|  | Phase - II - Paper II & III Online / Written Examination | August 19, 2023#                         |



- \*Department of Economic and Policy Research
- @ Department of Statistics and Information Management
- \*\* The Board reserves the right to make any change in these dates.
- \$ Candidate will have to appear in only one shift of Phase - I examination.
- # Candidate will have to appear in all the shifts of Phase - II / Paper I, II & III examination
- % Candidate will have to appear for both the papers
- \*\*\* Candidates can apply for Grade B (DR) either in DEPR or DSIM stream.

**4. Help Facility:** In case of any problem in filling up the form, payment of fee/intimation charges, or in downloading of Admission Letter, queries may be made through the link <http://cgrs.ibps.in>

Do not forget to mention 'RBI Officers in Grade 'B'- DR' GENERAL/DEPR/DSIM (as applicable), in the subject of the email.

**5. Use of MOBILE PHONES and other electronic devices BANNED:**

(a) The use of any mobile phone (even in switched off mode), pager or any electronic equipment or programmable device or storage media like pen drive, smart watches etc. or camera or blue tooth devices or any other equipment or related accessories either in working or switched off mode capable of being used as a communication device during the examination is strictly prohibited. Any infringement of these instructions shall entail disciplinary action, including ban from future examinations.

(b) Candidates are advised in their own interest not to bring any of the banned items including mobile phones/pagers to the venue of the examination, as arrangement for safe-keeping cannot be assured.

(c) Candidates are advised not to bring any valuable/costly items to the Examination Halls, as safe-keeping of the same cannot be assured. The Board will not be responsible for any loss in this regard.

(d) Use of calculators is not permitted in Phase I for Gr B (DR) General and Paper I for DEPR / DSIM of this examination. However, non-programmable electronic calculator will be made available online on the screen for Paper II DSIM candidates only.

**6. Corrigendum:** Please note that Corrigendum, if any, issued on the above advertisement, will be published only on the Bank's website [www.rbi.org.in](http://www.rbi.org.in).



**DETAILED NOTICE**

1. The Reserve Bank of India Services Board (Board) invites applications from eligible candidates for the post mentioned below in Reserve Bank of India (RBI/Bank):

| Post   | Number of Vacancies    |                             |                             |   |           |       |                |      |      |      |
|--|------------------------|-----------------------------|-----------------------------|---|-----------|-------|----------------|------|------|------|
|  | Unreserved<br>(GEN/UR) | Scheduled<br>Castes<br>(SC) | Scheduled<br>Tribes<br>(ST) | Other<br>Backward<br>Classes<br>(OBC)<br>\$ | EWSs<br>@ | TOTAL | PwBD Category# |      |      |      |
|  |                        |                             |                             |   |           |       | A              | B    | C    | D    |
| 1. Officers<br>in Grade<br>'B'(DR)-<br>General | 109                    | 25                          | 17                          | 49  | 22        | 222   | 4(2)           | 9(7) | 3(1) | 6(4) |
| 2. Officers<br>in Grade<br>'B'(DR)-<br>DEPR    | 14                     | 4                           | 6(4)                        | 11  | 3         | 38    | -              | 1(1) | 2(1) | 2(1) |
| 3. Officers<br>in Grade<br>'B'(DR)-<br>DSIM    | 9                      | 8(5)                        | 5(5)                        | 6   | 3         | 31    | 2(1)           | 1(1) | -    | 1(1) |

() indicates backlog vacancies

\$ Reservations for OBC in recruitment is governed by Office Memorandum No. 36012/22/93-Estt. (SCT) dated September 08, 1993 as amended from time to time of Department of Personnel & Training, Ministry of Personnel, Public Grievances & Pensions, Government of India.

The OBC candidates coming in the 'Creamy Layer' are not entitled to OBC reservation. They should indicate their category as 'General (GEN)'. The OBC candidates claiming reservation under the said category must produce OBC (Non-Creamy Layer) certificate based on the income for the Financial Year (FY) 2022-2023, 2021-2022 and 2020-21 and issued on/ after April 01, 2023 (after the completion of FY 2022-23) but not later than the closing date of applications for the posts. The candidate should be in possession of requisite OBC certificate in the prescribed format in support of his/her claim for availing reservation on / before the closing date of applications for the posts i.e. June 09, 2023.

@Reservations for Economically Weaker Sections (EWSs) in recruitment is governed by Office Memorandum No.36039/1/2019-Estt. (Res) dated January 31, 2019 of Department of Personnel & Training, Ministry of Personnel, Public Grievances & Pensions, Government of India.

*Disclaimer: "EWSs vacancies are tentative and subject to further directives of Government of India and outcome of any litigation. The appointment is provisional and is subject to the Income & Asset certificate being verified through proper channels".* Benefits of reservation under EWS category can be availed upon production of an "Income and Asset Certificate" issued by a Competent Authority in the format prescribed by Government of India for the Financial Year 2022-23 and Valid for the Year 2023-24. The candidate should be in possession of requisite Income and Asset certificate in the prescribed format in support of his/her claim for availing reservation on/ before the closing date of applications for the posts i.e. June 09, 2023.

# As per OM No.36035/02/2017-Estt (Res) dated January 15, 2018 issued by Department of Personnel & Training (DoPT), Government of India regarding 'Reservation for the Persons with Benchmark Disabilities', the four categories of disabilities are as under:

|   |   |
|---|---|
| <b>[A]</b> (a) blindness and low vision                       | <b>[B]</b> (b) deaf and hard of hearing                           |
| <b>[C]</b> (c) locomotor disability including cerebral palsy, | <b>[D]</b> (d) autism, intellectual disability, specific learning |



|  |   |
|--|---|
| leprosy cured, dwarfism, acid attack victims and muscular dystrophy; | disability and mental illness;<br><br>(e) multiple disabilities from amongst persons under clauses (a) to (d) including deaf- blindness |
|--|---|

**Note (I) - For SC/ST/OBC/EWS candidates:**

Even if there is no vacancy reserved for SC/ST/OBC/EWS category candidates for a particular post, such candidates can still apply. However, they will not be eligible for any concession/relaxation etc. SC/ST candidates are exempt from payment of application fee even in such case but will have to pay specified intimation charges.

**Note (II) - For Persons with Benchmark Disabilities (PwBD) candidates:**

The Bank has identified the following categories suitable for the posts mentioned below along with the Functional Requirements. Only following categories of PwBD candidates are, therefore, eligible to apply for the posts.

| Sr. No | Name of Post                           | Suitable category of Benchmark Disabilities*  | Functional Requirements** |
|--------|--|---|---------------------------|
| 1      | Officer in Gr 'B' - GENERAL/ DEPR/DSIM | a) B, LV<br>b) HH<br>c) OA, BA, OL, BL, OAL, BLA, BLOA, CP, LC, Dw, AAV, SD / SI<br>d) ASD(M), MI<br>e) MD involving (a) to (d) above | S, W, MF, RW, SE, C       |

\* Category ABBREVIATIONS USED: B=Blindness, LV=Low Vision, HH=Hard of Hearing, OA=One Arm, BA=Both Arms, OL=One Leg, BL=Both Legs, OAL=One Arm and One Leg, BLA=Both Legs Arms, BLOA=Both Legs & One Arm, CP=Cerebral Palsy, LC=Leprosy Cured, Dw=Dwarfism, AAV=Acid Attack Victim, SD / SI = Spinal Deformity and Spinal Injury with / without any associated neurological / limb dysfunction, ASD (M) = Autism Spectrum Disorder (Mild), MI = Mental Illness, MD = Multiple Disabilities.

\*\* Functional Requirements: S=Sitting, W=Walking, MF=Manipulation with Fingers, RW=Reading & Writing, SE=Seeing, C=Communication.

(2) PwBD candidates may belong to any category (i.e. General/SC/ST/OBC/EWSs). Reservation for PwBD is horizontal and within the overall vacancies for the posts subject to the posts having been identified suitable for such disabilities.

(3) PwBD candidates should possess a latest disability certificate issued by a Competent Authority as prescribed vide 'The Rights of Persons with Disabilities Act, 2016' (RPwD Act, 2016). Such certificate shall be subject to verification/re-verification, as may be decided by the Board/ Competent Authority.

(4) Backlog vacancies reserved for PwBD would be filled by a person with benchmark disability in the respective category. If no suitable person from that category is available such backlog vacancies would be filled up by interchange among other eligible PwBD candidates subject to the posts having been identified suitable for such disabilities as stated at Note II (1) above.

**(5) Use of Scribe & Compensatory time (disability of 40% or more):**

At the time of online/written examination, those PwBD candidates (who have disability of 40% or more) who have physical limitation in typing/writing including that of speed would be allowed the facility to use the service of a scribe. In all such cases where a scribe is used, the following rules will apply:

- A. The candidate will have to arrange his/her own scribe/writer at his/her own cost.
- B. Both the candidate as well as the scribe will have to give a suitable undertaking, in the prescribed



format with passport size photograph of the scribe at the time of examination.

- C. PwBD candidates who have physical limitation to type/write including that of speed shall be allowed compensatory time of 20 minutes per hour of the examination whether availing the facility of scribe or not.
- D. Any candidate who is using scribe should ensure that he/she is eligible to use scribe in the examination as per the above guidelines. Violation of the above guidelines or suppression of material facts shall entail the cancellation of candidature of PwBD candidate, in addition to any other action that the Bank may deem fit against the candidate and the Scribe. The candidate can be removed from service without notice, if he/she has already joined the Bank.
- E. During the examination, at any stage, if it is found that scribe is independently answering the questions, the examination session for such candidate will be terminated, and candidate's candidature will be cancelled. The candidature of such candidates using the services of a scribe will also be cancelled if it is reported after the examination by the test administrator personnel that the scribe independently answered the questions.

**(6) Use of Scribe & Compensatory time (persons having less than 40% disability):** In addition to instructions applicable to PwBD candidates (who have disability of 40% or more), following rule will apply for persons with specified disabilities covered under the definition of Section 2(s) of the RPwD Act, 2016 but not covered under the definition of Section 2(r) of the said Act, i.e. persons having less than 40% disability and having difficulty in writing:

- A. The facility of scribe and/or compensatory time shall be granted solely to those having difficulty in writing subject to production of a certificate to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from the competent medical authority of a Government healthcare institution as per proforma at [Appendix-V](#).
- B. The qualification of the scribe should be one step below the qualification of the candidate taking examination. The person opting for own scribe should submit details of the own scribe as per proforma at [Appendix-VI](#).

(7) Detailed instructions for PwBD candidates and candidates having less than 40% disability regarding availing services of scribe and allotment of extra/compensatory time will be made available on the Bank's website ([www.rbi.org.in](http://www.rbi.org.in)) at the time of uploading of Admission Letters for examinations.

**Note (III) -** Candidates seeking reservation/ relaxation benefits available for SC/ST/OBC/PwBD/EWSs/Ex-servicemen must ensure that they are entitled to such reservation/ relaxation as per eligibility prescribed. They should also be in possession of all the requisite certificates in the prescribed format in support of their claim as stipulated for such benefits. These certificates should be dated on or before the closing date of applications for the posts.

## 2. SERVICE CONDITIONS/ CAREER PROSPECTS:

- I. **Pay Scale:** Selected Candidates will draw a starting basic pay of ₹55,200/-p.m. in the pay scale of ₹55200-2850(9)-80850-EB-2850 (2) - 86550-3300(4)-99750 (16 years) applicable to Officers in Grade B and they will also be eligible for Special Allowance, Grade Allowance, Dearness Allowance, Local Compensatory Allowance, Special Grade Allowance, Learning Allowance, House Rent Allowance as per rules in force from time to time. At present, initial monthly gross emoluments (without HRA) are Rs. 1,16,914/- (approximately) The House Rent Allowance of 15% of Basic Pay will be paid, if accommodation is not provided by the Bank.

**Note:** For candidates possessing very high academic or professional qualification / experience of significant value to the Bank, the Bank may, at its sole discretion, consider granting up to four advance increments. The Board, at its sole discretion, may consider requests for higher emoluments because of higher qualification/special experience of value to the Bank at the interview stage only. Such information may be furnished in the Bio-data Form in the appropriate column. The number of



increments will be maximum four. The Board/Bank will not entertain any request received after the interview.

- II. **Seniority:** Candidates selected from recruitment for the post of Officer in Gr. B (DR) GENERAL stream will join General Cadre and candidates selected from recruitment for the post of Grade B (DR) DEPR/DSIM stream will join DEPR/DSIM Cadre.
- III. **Perquisites:** Bank's accommodation, subject to availability, reimbursement of expenses for maintenance of vehicle for official purpose, newspaper, telephone charges, book grant, allowance for furnishing of residence, etc. as per eligibility. Free dispensary facility besides reimbursement of medical expenses for OPD treatment/hospitalization as per eligibility. Interest free festival advance, Leave Travel Allowance (once in two years for self, spouse and eligible dependents). Loans and Advances at concessional rates of interest for Housing, Vehicle, Education, Consumer Articles, Personal Computer, etc.
- IV. Selected candidates will be governed by the 'Defined Contribution New Pension Scheme (NPS) which is mandatory for all employees joining the services of the Bank on or after January 01, 2012', in addition to the benefit of Gratuity.
- V. At certain centres, limited number of residential quarters are available. Facility for securing residential accommodation on lease, however, exists at all centres.
- VI. Initial appointment will be on probation for a period of two years. At Bank's discretion, the probationary period may be extended up to a maximum period of four years.
- VII. There are reasonable prospects for promotion to higher grades.
- VIII. Selected candidates are liable to be posted and transferred anywhere in India.

### 3 ELIGIBILITY CONDITIONS:

#### I. Nationality: a candidate must be either:-

- i. a citizen of India, or
- ii. a subject of Nepal, or
- iii. a subject of Bhutan, or
- iv. a Tibetan refugee who came over to India before 1st January, 1962 with the intention of permanently settling in India, or
- v. a person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African countries of Kenya, Uganda, the United Republic of Tanzania, Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India.

Provided that a candidate belonging to categories (ii), (iii), (iv) and (v) shall be a person in whose favour a certificate of eligibility has been issued by the Government of India.

A candidate in whose case a certificate of eligibility is necessary, may be admitted to the examination, but the offer of appointment may be given only after the necessary eligibility certificate is issued to him/her by the Government of India.

#### II. Age Limit (As on May 01, 2023):

- a) A candidate must have attained the age of 21 years and must not have attained the age of 30 years on May 01, 2023 i.e., he/she must have been born not earlier than May 02, 1993 and not later than May 01, 2002.
- b) The upper age-limit prescribed above will be relaxed:
  - i. up to a maximum of five years for candidates belonging to a Scheduled Caste or a Scheduled Tribe if the posts are reserved for them;
  - ii. up to a maximum of three years in the case of candidates belonging to Other Backward Classes who are eligible to avail of reservation applicable to such candidates if the posts



- are reserved for them;
- iii. up to a maximum of five years for ex-employees of banking institutions whose services had to be terminated for reasons of economy or because of bank going into liquidation and personnel retrenched from Government Offices after at least one year's service and currently registered with Employment Exchange;
  - iv. up to a maximum of five years in the case of ex-servicemen including Commissioned Officers and Emergency Commissioned Officers (ECOs)/Short Service Commissioned Officers (SSCOs) who have rendered at least five years Military Service as on May 01, 2023 and have been released;
    - a. on completion of assignment (including those whose assignment is due to be completed within one year from May 01, 2023) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency; or
    - b. on account of physical disability attributable to Military Service; or
    - c. on invalidment.
  - v. up to a maximum of five years in the case of ECOs/SSCOs who have completed an initial period of assignment of five years of Military Service as on May 01, 2023 and whose assignment has been extended beyond five years and in whose case the Ministry of Defence issues a certificate that they can apply for civil employment and that they will be released on three months' notice on selection from the date of receipt of offer of appointment.
  - vi. up to a maximum of 10 years in the case of Gen/ EWSs PwBD candidates. For SC/ST PwBD candidates up to a maximum of 15 years and for OBC PwBD candidates up to a maximum of 13 years, subject to reservation of vacancies under the respective post. Relaxation in upper age limit for PwBD will be subject to the posts having been identified suitable for such disabilities.
  - vii. For candidates possessing M.Phil. and Ph.D. qualification, upper age limit will be 32 and 34 years respectively.
  - viii. For candidates having experience as an officer in Scheduled Commercial Banks, Public Sector Insurance Companies and All India Financial Institutions (AIFI) viz., Export-Import Bank of India (EXIM Bank), National Bank for Agriculture and Rural Development (NABARD), National Housing Bank (NHB), Small Industries Development Bank of India (SIDBI) and National Bank for Financing Infrastructure and Development (NaBFID), as also prior experience in Reserve Bank of India, upper age limit is relaxed to the extent of number of completed years of such experience subject to a maximum of three years. For such candidates, upper age limit should not exceed 33 years including experience. For experience, probationary period will not be reckoned. For details, please refer Note IV below.
  - ix. For eligible staff candidates, as per RBI circular CO.HRMD.No. G132 / 17000 /05.01.01 /2013-14 dated June 9, 2014, the relaxation in age limit is according to RBI circular CO. HRMD. No. G-75/ 5599/ 05.01.01/ 2013-2014 dated December 20, 2013.
  - x. For recruitment to the post of Gr. B (DR)-DEPR/DSIM candidates having Master's Degree with Research/Teaching experience at a recognised Indian/Foreign University/Institute will be eligible for relaxation in upper age to the extent of number of years of such experience subject to a maximum of three years. For experience, probationary period will not be reckoned.

**Note I:** - Candidates belonging to either the SC or the ST or the OBC category who are also covered under clauses of para 3(II)(b) (iv), (v) and (vi) above, viz. those coming under the category of Ex-servicemen or PwBD, will be eligible for grant of cumulative age-relaxation under both categories. Other than these two categories, cumulative age relaxation will not be available either under the above items or in combination with any other items.



**Note II:** - The term Ex-servicemen will apply to the persons who are defined as Ex-servicemen in the Ex-servicemen (Re-employment in Civil Services and Posts) Rules, 1979, as amended from time to time.

**Note III:** - The age concession under Para 3 II (b) (iv) and (v) will not be admissible to Ex-servicemen and Commissioned Officers including ECOs/SSCOs, who are released on own request.

**Note IV:**

- Scheduled Commercial Banks - Commercial Banks included in the second schedule of the RBI Act, 1934.
- Public Sector Insurance companies - The companies reckoned by DFS ((i) Life Insurance Corporation of India, (ii) General Insurance Corporation of India, (iii) The New India Assurance Company Limited, (iv) United Insurance Company Limited, (v) The Oriental Insurance Company Limited, (vi) National Insurance Company Limited and (vii) Agriculture Insurance Company of India Limited.
- All India Financial Institutions - Export-Import Bank of India (EXIM Bank), National Bank for Agriculture and Rural Development (NABARD), National Housing Bank (NHB), Small Industries Development Bank of India (SIDBI) and National Bank for Financing Infrastructure and Development (NaBFID).

**III. Minimum Educational Qualifications:** The following minimum educational qualifications are prescribed for the posts:

| Posts                                  | Minimum Educational Qualifications (as on May 01, 2023):   |
|--|--|
| Officers in Grade 'B' (DR) - (General) | <p>Graduation in any discipline /Equivalent technical or professional qualification with minimum 60% marks (50% for SC/ST/PwBD applicants) or Post-Graduation in any discipline / Equivalent technical or professional qualification with minimum 55% marks (pass marks for SC/ST/PwBD applicants) in aggregate of all semesters / years.</p> <p>Note:<br/><b>Graduation Level:</b><br/>Any such course from a recognised University / Institute that is taken after Class XII and is at least of 3 years' duration/ candidates possessing professional or technical qualifications which are recognised by the Government as equivalent to professional or technical graduation will be eligible for admission to the examination, subject to obtaining minimum marks prescribed above.</p> <p><b>Post-Graduation Level:</b><br/>Any such course from a recognised University / Institute that is taken after Graduation and is at least of 2 years' duration / recognised by the Government as equivalent to professional or technical Post-graduation will be eligible for admission to the examination, subject to obtaining minimum marks prescribed above.</p> |
| Officers in Grade 'B' (DR) - DEPR      | <p><b>Essential:</b></p> <p>a. A Master's Degree in Economics (or any other master's degree where "Economics" is the <u>principal constituent</u>* of the curriculum/syllabus, namely MA / MSc in Quantitative Economics, Mathematical Economics, Financial Economics, Business Economics, Agricultural Economics, Industrial Economics) OR</p> <p>b. A Master's Degree in Finance (or any other master's degree where "Finance" is the <u>principal constituent</u>* of the curriculum / syllabus, namely MA / MSc in Quantitative Finance, Mathematical Finance, Quantitative Techniques, International Finance, Business Finance, Banking and Trade Finance,</p>  |





|   |  |
|---|--|
|   | <p>International and Trade Finance, Project and Infrastructure Finance, Agri Business Finance)</p> <p>For a) and b) above, minimum 55 per cent marks or an equivalent grade is required in aggregate of all semesters / years from a recognized Indian or foreign University / Institute.</p> <p>* "Principal constituent" with respect to syllabus / curriculum means <u>half or more</u> of the total courses / electives / credits must be in Economics or Finance.</p> <p><b>Note I:</b> For SC, ST and PwBD candidates, the minimum marks required in Master's Degree as in items (a) and (b) above is 50% marks or an equivalent grade in aggregate of all semesters / years.</p> <p><b>Desirable:</b> A Doctorate Degree in Economics, or research or teaching experience in economics, or publication in the field/area of Economics in standard journals.</p> <p><b>Note II:</b> (i) Candidates having M.Phil Degree and Doctorate Degree from a recognized Indian / Foreign University / Institute in economics will be eligible for relaxation in the upper age limit by 2 years and 4 years respectively.</p> <p>(ii) Candidates having Master's Degree with research / teaching experience at a recognized Indian / Foreign University / Institute in economics will be eligible for relaxation in upper age limit to the extent of number of years of such experience subject to a maximum of three years. For experience, probationary period will not be reckoned.</p> <p>(iii) The above age relaxations will not be cumulatively available with age relaxations available to various categories as mentioned in Para 3 II (b) above.</p> |
| <p><b>Officers in Grade 'B' (DR) - DSIM</b></p> | <p><b>Essential:</b></p> <p>a. A Master's Degree in Statistics/ Mathematical Statistics/ Mathematical Economics/ Econometrics/ Statistics &amp; Informatics/ Applied Statistics &amp; Informatics with a minimum of 55% marks or equivalent grade in aggregate of all semesters / years; OR</p> <p>b. Master's Degree in Mathematics with a minimum of 55% marks or an equivalent grade in aggregate of all semesters / years and one year post graduate diploma in Statistics or related subjects from an Institute of repute; OR</p> <p>c. Master's degree course in Data Science/ Artificial Intelligence/ Machine Learning/ Big Data Analytics, with a minimum of 55% marks or equivalent grade in aggregate of all semesters/ years from a recognized University/ Institute, an institute of national importance, UGC/ AICTE approved programme; OR</p> <p>d. Four-year Bachelor's degree with a minimum of 60% marks or equivalent grade in aggregate of all semesters/ years in Data Science/ AI/ ML/ Big Data Analytics from a recognized University/ Institute, an institute of national importance, UGC/ AICTE approved programme; OR</p>  |



|  |   |
|--|---|
|  | <p>e. Two years Post Graduate Diploma in Business Analytics (PGDBA) with a minimum of 55% marks or equivalent grade in aggregate of all semesters/years from a recognized University/ Institute, an institute of national importance, UGC/ AICTE approved programme.</p> <p><b>Note:</b> For SC, ST and PwBD candidates, the minimum marks required in Master's Degree as in items (a), (b), (c), (d) and (e) above is 50% or an equivalent grade in aggregate of all semesters/ years.</p> <p><b>Desirable:</b> (i) Candidates with a Doctorate in topics related to above subjects will be given preference. (ii) Research or teaching experience and publication in standard journals will be considered as an additional qualification.</p> <p><b>Note:</b> (i) Candidates possessing M.Phil. and Ph.D qualification in the specified subjects will be eligible for relaxation in upper age limit by 2 years and 4 years respectively.</p> <p>(ii) Candidates with research / teaching experience at a recognized Indian / Foreign University/Institute will be eligible for relaxation in upper age limit to the extent of number of years of such experience subject to a maximum of three years. For experience, probationary period will not be reckoned.</p> <p>(iii) The above age relaxations will not be cumulatively available with age relaxations available to various categories as mentioned in Para 3 II (b) above.</p> |
|--|---|

**Note I:** The candidate must hold a degree of any of the Universities incorporated by an Act of the Central or State Legislature in India or other educational institutions established by an Act of Parliament or declared to be deemed as a University under Section-3 of the University Grants Commission Act, 1956, or possess an equivalent qualification from a Foreign University recognized by the Association of Indian Universities.

**Note II:** Some Universities/Institutes/Boards do not award Class or percentage of marks and allot Aggregate Grade Points (e.g., CGPA/OGPA/CPI, etc.). In case University/Institute/Board defines criteria for conversion of Aggregate Grade Point into percentage of marks, the same will be accepted. However, where the University/Institute/ Board does not define criteria for conversion of Aggregate Grade Point into percentage of marks, in the degree/passing certificates, the undefined parameter(s) would be worked out as under:

| Equivalent CGPA/OGPA/CPI or similar terminologies allotted on a 10-point scale | Aggregate Percentage of Marks |
|--|-------------------------------|
| 6.75   | 60%                           |
| 6.25   | 55%                           |
| 5.75   | 50%                           |

**Note III:** Aggregate Grade Point or percentage of marks wherever awarded would mean aggregate over the entire duration of the course.

**Note IV:** Where the Aggregate Grade Point (CGPA/OGPA/CPI, etc.) is awarded out of a number other than 10, it will be normalized out of 10 and computed as per Note II above.

**Note V:** The relaxation in minimum educational qualifications for SC/ST/PwBD candidates mentioned above is subject to reservation of vacancies under the respective post and category and identification of posts for PwBD as notified above.

**IV. Number of Attempts:** Candidates belonging to General Category/EWSs, who have already



appeared Six times for Phase-I Examination for this post/s in the past, are not eligible to apply. No such restriction applies to candidates belonging to SC/ST/OBC/PwBD, if the posts are reserved for them.

V. For Grade B (DR) (General), the Bank encourages candidates with no prior experience to apply.

**4. SCHEME OF SELECTION:** Selection for the aforementioned posts will be done through ONLINE / WRITTEN examinations in Phase - I and Phase - II and interview. Detailed scheme of selection is given at [Appendix - II](#) (Gr. B (DR) –General)/ [Appendix- III](#) (Gr. B(DR)-DEPR and Gr. B(DR)-DSIM) which are available on the Bank's website [www.rbi.org.in](http://www.rbi.org.in). The Centres where the examinations will be held are given below:

**(i) Online Examination Centres for Phase I (Gr. B (DR) –General)**

| State /UT         | Centre   | State /UT      | Centre   |
|-------------------|--|----------------|--|
| Andaman & Nicobar | Port Blair   | Madhya Pradesh | Bhopal, Gwalior, Indore, Jabalpur, Sagar, Ujjain   |
| Andhra Pradesh    | Guntur, Kakinada, Tirupati, Chirala, Kurnool, Nellore, Vijaywada, Rajahmundry, Vizianagaram Vishakhapatnam | Maharashtra    | Amravati, Chhatrapati Sambhajnagar (Aurangabad), Jalgoan, Kolhapur, Mumbai / Navi Mumbai / Thane, Nagpur, Nasik, Pune          |
| Arunachal Pradesh | Naharlagun city  | Manipur        | Imphal   |
| Assam             | Dibrugarh, Guwahati, Jorhat, Silchar, Tezpur   | Meghalaya      | Shillong   |
| Bihar             | Arrah, Bhagalpur, Darbhanga, Muzaffarpur, Patna  | Mizoram        | Aizawl   |
| Chandigarh        | Chandigarh- Mohali   | Nagaland       | Kohima   |
| Chhattisgarh      | Raipur, Bhilai, Bilaspur (CG)  | New Delhi      | Delhi-NCR, Delhi, Ghaziabad, Noida & Greater Noida, Faridabad, Meerut, Gurugram  |
| Daman & Diu       | Rajkot   | Orissa         | Balasore, Berhampur (Ganjam), Bhubaneswar, Cuttack, Rourkela, Sambalpur  |
| Goa               | Panaji   | Rajasthan      | Ajmer, Bikaner, Jaipur, Jodhpur, Kota, Udaipur   |
| Gujarat           | Ahmedabad, Anand, Mehsana, Gandhi Nagar, Rajkot, Surat, Vadodara   | Sikkim         | Gangtok-Bardang City   |
| Haryana           | Ambala, Hissar, Kurukshetra.   | Tamilnadu      | Chennai, Coimbatore, Erode, Madurai, Virudhunagar, Salem, Namakkal, Thiruchirapalli, Tirunelveli,                              |
| Himachal Pradesh  | Hamirpur, Solan, Shimla  | Telangana      | Hyderabad- Rangareddy, Karimnagar, Warangal  |
| Jammu & Kashmir   | Jammu  | Tripura        | Agartala   |
| Ladakh            | Leh  |                |  |
| Jharkhand         | Bokaro, Dhanbad, Hazaribaug, Jamshedpur, Ranchi  | Uttar Pradesh  | Agra, Prayagraj (Allahabad), Aligarh, Bareilly, Gorakhpur, Jhansi, Kanpur, Lucknow, Meerut, Moradabad, Muzaffarnagar, Varanasi |
| Karnataka         | Bengaluru, Gulbarga, Hubli, Mangalore, Mysore, Shimoga, Udipi  | Uttarakhand    | Dehradun, Haldwani, Roorkee City   |
| Kerala            | Kannur, Kochi, Alappuzha, Kottayam, Kozhikode, Malappuram, Thrichur, Palakkad, Thiruvananthapuram, Kollam, | West Bengal    | Asansol, Kolkata, Greater Kolkata, Kalyani, Siliguri   |



|            |  |  |
|------------|--|--|
| Puducherry | Puducherry   |  |
| Punjab     | Amritsar, Bhatinda, Jalandhar, Ludhiana, Mohali, Patiala |  |

**(ii) Centres for Phase II -Gr B-(DR)(General)**

| Name of the Centres      |                     |
|--------------------------|---------------------|
| Ahmedabad – Gandhi Nagar | Jammu               |
| Bengaluru                | Kanpur              |
| Bhopal                   | Kochi               |
| Bhubaneswar              | Lucknow             |
| Kolkata                  | Mumbai- Navi Mumbai |
| Chandigarh- Mohali       | Nagpur              |
| Chennai                  | New Delhi- NCR      |
| Guwahati                 | Patna               |
| Hyderabad                | Pune                |
| Jaipur                   | Thiruvananthapuram  |
| Raipur                   |                     |

**(iii) Centres for Phase I & Phase II (DEPR/DSIM)**

| Name of the Centres      |                     |
|--------------------------|---------------------|
| Ahmedabad – Gandhi Nagar | Jammu               |
| Bengaluru                | Kanpur              |
| Bhopal                   | Kochi               |
| Bhubaneswar              | Lucknow             |
| Kolkata                  | Mumbai- Navi Mumbai |
| Chandigarh- Mohali       | Nagpur              |
| Chennai                  | New Delhi- NCR      |
| Guwahati                 | Patna               |
| Hyderabad                | Pune                |
| Jaipur                   | Thiruvananthapuram  |
| Raipur                   |                     |

**(iv)** The centres and the date of holding the examination as mentioned above are liable to be changed at the discretion of the Board. Allotment of centres will be on the "first-apply-first allot" basis, and once the capacity of a particular centre is attained, the same will be frozen. Applicants, who cannot get a centre of their choice, will be required to choose a centre from the remaining ones. Applicants are, thus, advised that they may apply early so that they could get a centre of their choice. NB: Notwithstanding the aforesaid provision, the Board reserves the right to change the centres at their discretion if the situation demands. All the Examination Centres will cater to examination for Low Vision Candidates in their respective centres. Candidates admitted to the examination will be informed of the timetable and place or places of examination. The candidates should note that no request for change of centre will be entertained.

**(v)** Candidates can select only one centre for Phase-I and one centre for Phase-II separately and must



indicate the choice of centres in the online application. Choice of centre by candidates for Phase-I and Phase-II Examinations can be different and must be indicated in the online application.

- (vi) Candidates will appear for the examination at an Examination Centre at their own risks and expenses. The Board does not make any arrangements for boarding/lodging of candidates. Board will not be responsible for any injury or losses etc. of any nature during the course of Examination.
- (vii) Interviews: Interviews will be conducted at some of the centres indicated at para 4 (ii) above, details of which will be communicated in the interview call letter.

**5. PRE-EXAMINATION TRAINING FOR SC/ST/OBC /PwBD CANDIDATES (Officers in Gr B (DR)-General Only):** The Bank will arrange free of cost, pre-examination training for Phase - I and Phase - II (Only for those who have successfully cleared Phase - I) examinations in online mode. Detailed instructions for candidates who may wish to avail of this facility are given in [Appendix - IV](#) which is also available on the Bank's website [www.rbi.org.in](http://www.rbi.org.in). Please note that undergoing the training will not confer any right to the candidate to be called for the Examination or for recruitment in the Bank's service.

#### 6. APPLICATION FEE AND INTIMATION CHARGES:

| Sr. No. | Category     | Charges                                      | Amount*          |
|---------|--------------|--|------------------|
| 1.      | SC/ST/PwBD   | Intimation Charges only                      | ₹ 100/- + 18%GST |
| 2.      | GEN/OBC/EWSs | Application fee including intimation charges | ₹ 850/- + 18%GST |
| 3.      | STAFF@       | Nil  | Nil              |

\*Bank/Transaction charges are to be borne by the candidate.

@ Fee/Intimation charges waiver is only for those employees of RBI (staff candidates) who satisfy the eligibility criteria separately stipulated by the Bank vide its circular RBI circular CO. HRMD. No. G-75/5599/05.01.01/2013-2014 dated December 20, 2013 read with RBI circular CO.HRMD.No. G132 / 17000 /05.01.01 /2013-14 dated June 9, 2014. Their status as staff candidate will be verified at the time of interview. In case they are not eligible to be treated as staff candidates (in terms of above referred HRMD circulars), they are advised to indicate themselves as non-staff candidates and pay fees/ intimation charges as applicable to non-staff candidates.

**Note I:** Applications without the prescribed Fee/ Intimation Charges shall be summarily rejected.

**Note II:** Fee/Intimation charges once paid shall not be refunded under any circumstances nor can the fee be held in reserve for any other examination or selection.

**Note III:** Fee/ Intimation Charges are required to be paid only in the manner prescribed in this advertisement.

#### 7. HOW TO APPLY

- (a) Candidates are required to apply only online using the website [www.rbi.org.in](http://www.rbi.org.in) and no other means/mode of application will be accepted. Detailed instructions for filling up [online applications](#) are given at [Appendix-I](#) which is available on the Bank's website [www.rbi.org.in](http://www.rbi.org.in). The applicants are advised to submit a single application; however, if due to any unavoidable situation, if he/she submits another/multiple applications, then he/she must ensure that application with the higher Registration ID (RID) is complete in all respects like applicant's details, examination centre, photograph, signature, left thumb impression and handwriting undertaking, fee etc. The applicants who are submitting multiple applications should note that only the last completed applications with higher RID shall be entertained by the Board and fee/intimation charges paid against one RID shall not be adjusted against any other RID.
- (b) All candidates, whether already in Government Service, Government owned industrial undertakings or other similar organisations, whether in a permanent or temporary capacity or as work charged employees



other than casual or daily rated employees or those serving under the Public Enterprises are required to submit an undertaking in the [Online application](#) that they have informed in writing to their Head of Office/Department that they have applied for the Examination. Candidates should note that in case a communication is received from their employer by the Board withholding permission to the candidates applying for/appearing at the examination, their application will be liable to be rejected/candidature will be liable to be cancelled. At the time of joining, the recommended candidates will have to bring proper discharge certificates from their PSU/Government/Quasi-Government employer.

NOTE 1: Suitable provisions for information regarding use of scribes by the visually impaired candidates and candidates with Locomotor Disability including Cerebral Palsy, Leprosy Cured, Dwarfism, Acid Attack Victims, Muscular Dystrophy and Spinal Deformity and Spinal Injury with / without any associated neurological / limb dysfunction and candidates with multiple disabilities etc. (as provided under Note II for PwBD candidates under Para 1) where dominant writing speed is affected to the extent of slowing the performance of function have been made in the online application at the time of the initial online application itself.

NOTE 2: Suitable provision for information regarding availing of compensatory time by the visually impaired candidates and candidates with Locomotor Disability including Cerebral Palsy, Leprosy Cured, Dwarfism, Acid Attack Victims, Muscular Dystrophy and Spinal Deformity and Spinal Injury with / without any associated neurological / limb dysfunction and candidates with multiple disabilities etc. (as provided under Note II for PwBD candidates under Para 1) where dominant writing speed is affected to the extent of slowing the performance of function whether availing the facility of scribe or not have also been made available at the time of the initial online application itself.

NOTE 3: Candidates are not required to submit along with their applications any certificate in support of their claims regarding Age, Educational Qualifications, Scheduled Castes/ Scheduled Tribes/Other Backward Classes and Physically disabled, EWSs etc. which will be verified at the time of the Interview only. Candidates belonging to the OBC category should have OBC Non Creamy Layer certificate issued on or after April 01, 2023 but not later than the closing date of applications for the posts. For EWSs candidates, the Income and Asset certificate should be issued by a Competent Authority in the format as prescribed in DoPT Office Memorandum No.36039/1/2019-Estt(Res) dated January 31, 2019. The candidate may please note that they should be in possession of "Income and Assets Certificate" for the Financial Year 2022-23 and Valid for the Year 2023-24. The candidate should be in possession of requisite Income and Asset certificate in the prescribed format in support of his/her claim for availing reservation on/ before the closing date of applications for the posts.

In case they are not in possession of the said certificate on/before the closing date of online application, such EWS candidates should apply under "General (GEN)" category.

The candidates applying for the posts should ensure that they fulfil all the eligibility conditions for admission to the Examination before the closure of ONLINE application date. Their admission at all the stages of examination for which they are admitted by the Board viz. Phase -I, Phase - II or Interview Test will be purely provisional, subject to their satisfying the prescribed eligibility conditions. If on verification at any time before or after the Examinations and Interview Test, it is found that they do not fulfil any of the eligibility conditions; their candidature for the examination will be cancelled by the Board. If any of their claims is found to be incorrect, they may render themselves liable to disciplinary action by the Board. A candidate who is or has been declared by the Board to be guilty of:

- (i) Obtaining support for his/her candidature by the following means, namely: -
  - a) offering illegal gratification to, or
  - b) applying pressure on, or
  - c) blackmailing, or threatening to blackmail any person connected with the conduct of the examination, or
- (ii) impersonating, or
- (iii) procuring impersonation by any person, or
- (iv) submitting fabricated documents or documents which have been tampered with, or



- (v) making statements which are incorrect or false or suppressing material information, or
- (vi) resorting to the following means in connection with his/her candidature for the examination, namely
  - a. obtaining copy of question paper through improper means,
  - b. finding out the particulars of the persons connected with secret work relating to the examination.
  - c. influencing the examiners, or
- (vii) using unfair means during the examination, or
- (viii) writing obscene matter or drawing obscene sketches in the scripts, or
- (ix) misbehaving in the examination hall including tearing of the scripts, provoking fellow examinees to boycott examination, creating a disorderly scene and the like, or
- (x) using a scribe / availing compensatory time in examination despite being ineligible, or
- (xi) harassing or doing bodily harm to the staff employed by the Board for the conduct of their examinations, or
- (xii) being in possession of or using mobile phone, pager or any electronic equipment or device or any other equipment capable of being used as a communication device during the examination, or
- (xiii) violating any of the instructions issued to candidates along with their Admission Certificates permitting them to take the examination, or
- (xiv) attempting to commit or as the case may be abetting the Commission of all or any of the acts specified in the foregoing clauses; may in addition to rendering himself/herself liable to criminal prosecution, be liable.
  - a. to be disqualified by the Board from the examination for which he/she is a candidate and/or
  - b. to be debarred either permanently or for a specified period (i) by the Board from any examination or selection held by them; (ii) by the Bank from any employment under them; (iii) dismissal from service by the Bank if he / she is already in Bank's employment; and (iv) if he/she is already in some other service, the Board writing to his/her employer for taking disciplinary action.

Provided that no penalty shall be imposed except after (i) giving the candidate an opportunity of making such representation, in writing as he/she may wish to make in that behalf; and (ii) taking the representation, if any, submitted by the candidate within the period allowed to him/her into consideration.

**8. LAST DATE OF RECEIPT OF APPLICATIONS:** The Online Applications can be filled up to June 09, 2023 till 06:00 PM.

**9. GENERAL INSTRUCTIONS:**

- (a) **Correspondence with the Board:** The Board will not enter into any correspondence with the candidates about their candidature except in the following cases:  
The eligible candidates shall be issued an Admission Letter two weeks before the commencement of the examination. The Admission Letter will be made available on the Bank's website [www.rbi.org.in](http://www.rbi.org.in) for downloading by candidates. No Admission letter will be sent by post. If a candidate does not receive his/her e-Admission letter or any other communication regarding his/her candidature for the examination two weeks before the commencement of the examination, he/she should at once contact the help facility as mentioned above.
- (b) No candidate will ordinarily be allowed to take the examination unless he/she holds an Admission Letter for the examination. On downloading of e-Admission Letter, check it carefully and bring discrepancies/errors, if any, to the notice of Board immediately.
- (c) **PROOF OF IDENTITY TO BE SUBMITTED AT THE TIME OF EXAMINATIONS:** At the time of appearing for Phase - I or Phase - II of the examination, candidates are required to produce a currently valid photo identity card in original and a photocopy of the same, in addition to the admission letter. Acceptable photo identity cards are PAN Card/ Passport/ Driving Licence/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazetted Officer on official letterhead/ Photo identity proof issued by a People's Representative on official letterhead/ valid recent Identity Card issued by a recognised college / university/ e-Aadhar card / Aadhar card with a photograph/ Employee ID/ Bar Council Identity card with photograph. The candidate's identity will be verified with respect to his/her details on the Admission Letter



/Examination Call Letter, in the Attendance List and requisite documents submitted. Please note that if identity of the candidate is in doubt, the candidate may not be allowed to appear for the Examination.

**Note:** Candidates have to produce in original the photo identity proof and submit a photocopy of the photo identity proof along with Admission Letter/ Examination Call Letter while attending each shift of the examination without which they will not be allowed to take up the examination. For Phase-II examination, candidates will have to carry two/three photocopies of photo ID proof, as there will be two/three shifts. However, in Phase-I only one photocopy of photo ID will be sufficient. Candidates must note that the name (provided during the process of registration) as appearing on the call letters should exactly match the name as appearing on the photo identity proof, certificates, mark-sheets. **Female candidates who have changed first/last/middle name post marriage must take special note of this. In case of candidates who have changed their name, will be allowed only if they produce - original Gazette Notification/their original marriage certificate/affidavit in original, together with a photocopy. If there is any mismatch between the name indicated in the Admission Letter/ Examination Call Letter and Photo Identity Proof, the candidate will not be allowed to appear for the examination.**

- (d)The Board would be analysing the responses of all appeared candidates to detect abnormal similarity of responses. On the basis of such an analysis, if it is found that the responses have been shared and scores obtained are not genuine/ valid, the Board reserves the right to cancel his/her candidature.
- (e)Board does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of or for any other reason beyond the control of the Board.
- (f)The candidates should note that their admission to the examination will be purely provisional based on the information given by them in the Application Form. This will be subject to verification of all the eligibility conditions by the Board/Bank. The mere fact that an Admission Letter has been issued to a candidate, will not imply that his/her candidature has been finally cleared by the Board or that entries made by the candidate in his/her application for the Preliminary examination have been accepted by the Board as true and correct. Unless candidature is formally confirmed by the Board, it continues to be provisional. The decision of the Board as to the eligibility or otherwise of a candidate for admission to the Examination shall be final.
- (g)Candidates should note that the name in the Admission letter in some cases, may be abbreviated due to technical reasons.
- (h)The possibility for occurrence of some problems in the administration of the examinations cannot be ruled out completely, which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include movement of candidates, delay in test. Conduct of a re-exam is at the absolute discretion of RBISB/test conducting body. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.
- (i)Candidates are advised to keep their e-mail ID/mobile number alive for receiving advices viz. Admission letters/Interview letters, etc. Candidates may check e-mails/SMS regularly. The Board does not send any communication through any other mode.
- (j)The posts are also open to the employees of RBI (Staff Candidates) who satisfy the eligibility criteria separately stipulated by the Bank vide their RBI circular CO. HRMD. No. G-75/5599/05.01.01/2013-2014 dated December 20, 2013 read with RBI circular CO.HRMD.No. G132/17000/05.01.01/2013-14 dated June 9, 2014 and who apply Online within the closing date. Their status as staff candidate will be verified at the time of interview.
- (k)The Board does not furnish the mark-sheet to candidates. Marks obtained in Phase-I (Online exam) will be made available on the website ([www.rbi.org.in](http://www.rbi.org.in)) in an interactive mode, after shortlisting of candidates for Phase-II. However, the marks obtained in Phase-II Examination and Interview will be made available on the Bank's website in an interactive mode only after declaration of the final result.
- (l) Any canvassing by or on behalf of the candidates or to bring political or other outside influence with regard to their selection/recruitment shall be considered as disqualification.
- (m) In all matters regarding eligibility, conduct of examinations, interviews, assessment, prescribing minimum qualifying standards in both the Examination and interview, in relation to number of vacancies and communication of result, the Board's decision shall be final and binding on the candidates and no correspondence shall be entertained in this regard.





- (n) The eligibility for availing reservation against the vacancies reserved for the PwBD shall be the same as prescribed in "Rights of Persons with Disabilities (RPWD) Act 2016" provided further that the PwBD shall also be required to meet special eligibility criteria in terms of functional requirements (abilities/disabilities) consistent with requirements prescribed.
- (o) A candidate will be eligible to get the benefit of community reservation only in case the particular caste to which the candidates belong is included in the list of reserved communities issued by the Central Government. If a candidate indicates in his/her application form that he/she belongs to General category but subsequently writes to the Board to change his/her category to a reserved one or from reserved to unreserved, such request shall not be entertained by the Board. Similar principle will be followed for EWSs/PwBD categories also. In case of a candidate unfortunately becoming physically disabled during the course of the examination process, the candidate should produce valid document showing him/her acquiring a disability to the extent of 40% or more as defined under RPWD Act, 2016 to enable him/her to get the benefits of PwBD reservation.
- (p) Candidates seeking reservation/ relaxation benefits available for SC/ST/OBC/PwBD/EWSs/Ex-servicemen must ensure that they are entitled to such reservation/ relaxation as per eligibility prescribed. They should also be in possession of all the requisite certificates in the prescribed format in support of their claim as stipulated for such benefits. These certificates should be dated on or before the closing date of applications for the posts.
- (q) Please note that corrigendum, if any, issued on the above advertisement, will be published only on the Bank's website [www.rbi.org.in](http://www.rbi.org.in).
- (r) Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated at Mumbai only.



**HOW TO APPLY**

Candidates must apply only online through the Bank's website i.e. [www.rbi.org.in](http://www.rbi.org.in) from **May 09 to June 09, 2023 (till 06:00 PM)**. No other means/mode of applications will be accepted.

Candidates desirous of applying for posts in both Gr. B (DR)-General and Gr B (DR) DEPR or DSIM (as the case may be) are required to apply using links for both the positions separately and pay the fees for both.

**(A) PRE-REQUISITES FOR APPLYING ONLINE:**

Before applying online, candidates should—

- (i) scan their :
  - photograph (4.5cm × 3.5cm)
  - signature (with black ink)
  - left thumb impression (on white paper with black or blue ink)
  - a handwritten declaration (on a white paper with black ink) (text given below) **as detailed under guidelines for scanning the photograph and signature as detailed at (D) below.**
- (ii) Signature in CAPITAL LETTERS will NOT be accepted.
- (iii) The left thumb impression should be properly scanned and not smudged. **(If a candidate is not having left thumb, he/she may use his/ her right thumb for applying.)**
- (iv) The text for the hand-written declaration is as follows –  
*“I, \_\_\_\_\_ (Name of the candidate), hereby declare that all the information submitted by me in the application form is correct, true and valid. I will present the supporting documents as and when required.”*
- (v) The above-mentioned hand-written declaration has to be in the candidate's handwriting and in English only. If it is written and uploaded by anybody else or in any other language, the application will be considered as invalid. **(In the case of Visually Impaired candidates who cannot write may get the text of declaration typed and put their left hand thumb impression below the typed declaration and upload the document as per specifications.)**
- (vi) The candidate is required to keep documents/details ready to enable him/her to fill up the application form correctly and to make online payment of fees/intimation charges. The name of the candidate or his/her father/mother/husband, etc. should be spelt correctly in the application as it appears in the photo identity proof/ certificates/mark sheets
- (vii) Have a valid personal email ID and mobile number which should be kept active till the declaration of final result. This is essential for him/her in getting communication/interview advice, etc. by E-mail. The Board does not send any communication by any mode other than E-mail /SMS. No change in E-mail ID will be entertained during the entire process of the recruitment.

**(B) PROCEDURE FOR APPLYING ONLINE:**

- (i) Candidates satisfying the conditions of eligibility as on May 01, 2023 are first required to visit the URL “Recruitment for the post of “Officers in Gr.'B' (DR) GENERAL/ DEPR/DSIM” on Bank's website i.e. [www.rbi.org.in](http://www.rbi.org.in) >Opportunities@RBI >Current Vacancies > Vacancies and click on the hyperlink “[Online Application Form](#)” in the advertisement page for filling the ‘Online Application’. It redirects the candidates to the online registration page.
- (ii) Candidates will have to enter their basic details and upload the photograph, signature, left thumb impression and a hand-written declaration in the online application form as per the specifications given.
- (iii) To register application, choose the tab "Click here for New Registration" and enter Name, Contact details and Email-id. A Provisional Registration Number and Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration Number and Password. An Email & SMS indicating the Provisional Registration number and Password will also be sent.



- (iv) In case the candidate is unable to complete the application form in one go, he / she can save the data already entered by choosing "SAVE AND NEXT" tab. Prior to submission of the online application, candidates are advised to use the "SAVE AND NEXT" facility to verify the details in the online application form and modify the same if required. Visually Impaired candidates should fill the application form carefully and verify/get the details verified to ensure that the same are correct prior to final submission.
- (v) Candidates are advised to carefully fill and verify the details filled in the online application themselves as no change will be possible/entertained after clicking the COMPLETE REGISTRATION BUTTON.
- (vi) The Name of the candidate or his /her Father/ Husband etc. should be spelt correctly in the application as it appears in the Photo identity proof / Certificates/ Mark sheets. Any change/alteration found may disqualify the candidature.
- (vii) Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.
- (viii) Proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature
- (ix) Proceed to fill other details of the Application Form.
- (x) Click on the Preview Tab to preview and verify the entire application form before FINAL SUBMIT.
- (xi) Modify details, if required, and click on 'FINAL SUBMIT' ONLY after verifying and ensuring that the photograph, signature uploaded, and other details filled by you are correct.
- (xii) Click on 'Payment' Tab and proceed for payment.
- (xiii) Click on 'Submit' button.
- (xiv) Candidates shall be solely responsible for filling up the online applications correctly. In case of invalid applications due to errors committed by the applicant no claims for refund of application fees/intimation charges so collected shall be entertained by the Board.
- (xv) To avoid last minute rush, candidates are advised to pay the application fees/ intimation charges and register online at the earliest.
- (xvi) Board does not assume any responsibility for the candidates not being able to submit their applications within the last day on account of aforesaid reasons or any other reason.

**I(C) MODE OF PAYMENT FOR APPLICATION FEE/INTIMATION CHARGES:** Candidates have to make the payment of requisite fee/intimation charges through the online mode only:

- (i) The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
- (ii) The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets.
- (iii) After submitting your payment information in the online application form, PLEASE WAIT FOR THE INTIMATION FROM THE SERVER. DO NOT PRESS BACK OR REFRESH BUTTON IN ORDER TO AVOID DOUBLE CHARGE.
- (iv) On successful completion of the transaction, an e-Receipt will be generated.
- (v) Non-generation of 'E-Receipt' indicates PAYMENT FAILURE. On failure of payment, Candidates are advised to login again using their Provisional Registration Number and Password and repeat the process of payment.
- (vi) Candidates are required to take a printout of the e-Receipt and online Application Form. Please note that if the same cannot be generated, online transaction may not have been successful.
- (vii) For Credit Card users: All charges are listed in Indian Rupee. If you use a non-Indian credit card, your bank will convert to your local currency based on prevailing exchange rates.
- (viii) To ensure the security of your data, please close the browser window once your transaction is completed.
- (ix) There is facility to print application form containing fee details after payment of fees upto **July 09, 2023.**



**(D) GUIDELINES FOR SCANNING & UPLOADING THE PHOTOGRAPH & SIGNATURE:**

Before applying online, a candidate will be required to have a scanned (digital) image of his/her photograph and signature as per the specifications given below.

**Photograph Image:** (4.5cm × 3.5cm)

- Photograph must be a recent passport style colour picture.
- Make sure that the picture is in colour, taken against a light-coloured, preferably white background.
- Look straight at the camera with a relaxed face
- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows
- If you have to use flash, ensure there's no "red-eye"
- If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- Dimensions 200 x 230 pixels (preferred)
- Size of file should be between 20kb–50 kb
- Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50 kb, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.

**Signature, Left Thumb (LT) impression and Handwriting declaration Image:**

- The applicant has to sign on white paper with Black Ink pen.
- The applicant has to put his left thumb impression on a white paper with black or blue ink.
- The applicant has to write the declaration in English clearly on a white paper with black ink
- The signature, left thumb impression and the hand-written declaration should be of the applicant and not of any other person.
- The signature will be used to put on the Call Letter and wherever necessary.
- If the Applicant's signature on the attendance sheet or Call letter, signed at the time of the examination does not match the signature uploaded, the applicant will be disqualified.
- Dimensions 140 x 60 pixels (preferred)
- Size of file should be between 10kb – 20kb for signature and left thumb impression should be between 20kb – 50kb.
- For hand written declaration size of file should be 50kb – 100 kb
- Ensure that the size of the scanned image is not more than 20kb (for signature and 50kb for left thumb impression) and 100 kb (for hand written declaration).
- Signature / Hand written declaration in CAPITAL LETTERS shall NOT be accepted.

**Scanning the documents:**

- Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- Set Color to True Color
- File Size as specified above.
- Crop the image in the scanner to the edge of the photograph/signature/ left thumb impression / hand written declaration, then use the upload editor to crop the image to the final size (as specified above).
- The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg. Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
- Candidates using MS Windows/MsOffice can easily obtain documents in .jpeg format not exceeding 50kb (photograph) and 100kb for (hand-written declaration) & 20kb for (signature) and 50kb for (left thumb impression) by using MS Paint or MsOffice Picture Manager. Scanned



documents in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 50 kb (photograph) and 100 kb for (hand written declaration) & 20 kb (signature) and 50 kb for (left thumb impression) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu. Similar options are available in other photo editor also.

- If the file size and format are not as prescribed, an error message will be displayed.
- While filling in the Online Application Form, the candidate will be provided with a link to upload his/her photograph, signature, left thumb impression and hand-written declaration.

#### **Procedure for Uploading the documents**

- There will be separate links for uploading Photograph, signature, left thumb impression and hand-written declaration
- Click on the respective link "Upload Photograph / signature / left thumb impression / hand written declaration"
- Browse and Select the location where the Scanned Photograph / signature / left thumb impression / hand written declaration file has been saved.
- Select the file by clicking on it
- Click the 'Open/Upload' button

Your Online Application will not be registered unless you upload your Photograph, signature, left thumb impression and hand-written declaration as specified.

#### **Note:**

- (1) In case the face in the photograph or signature or left thumb impression or the hand-written declaration is unclear / smudged the candidate's application may be rejected.
- (2) After uploading the Photograph / signature / left thumb impression / hand written declaration in the online application form, candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature or left thumb impression or the hand-written declaration is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature, prior to submitting the form.
- (3) After registering online candidates are advised to take a printout of their system generated online application forms.

**NOTE:** Please note that Corrigendum, if any, issued on the above advertisement, will be published only on the Bank's website [www.rbi.org.in](http://www.rbi.org.in)

*(Hindi version of this advertisement is available on Hindi website of Bank)*



Appendix-II

**SCHEME OF SELECTION AND SYLLABUS FOR OFFICERS IN GR B (DR)-GENERAL- 2023:**

Selection will be through ONLINE examinations and interview. Examinations will be held in two phases, as described in following paragraphs.

- (I) **Phase-I online Examination (Objective Type):** This will comprise a single Paper for 200 marks and will be held on **July 09, 2023**. Depending on the number of candidates, the examination may be held in multiple shifts and on some other days also. A candidate, however, must appear for examination in only one shift on the given day. The date, time and venue on which a candidate has to appear for examination will be specified in the Admission Letter (AL) to be downloaded by the candidate from our website ([www.rbi.org.in](http://www.rbi.org.in)). The 'corrected-scores' obtained by each of the candidates in different sessions (if held) will be normalized using equipercentile method. (If the examination is held in more than one session, the scores across various sessions will be equated following IBPS' standard practice to adjust for slight differences in difficulty level of different test batteries used across sessions.)
- a) The Paper will consist tests of
    - i. General Awareness
    - ii. English Language
    - iii. Quantitative Aptitude and;
    - iv. Reasoning

A total time of 120 minutes will be given for answering. However, separate time will be allotted for each test. Other detailed information regarding the examination will be given in an Information Handout, which will be made available for the candidates to download along with the Admission letter for examination from the RBI website.

Candidates have to secure minimum marks separately for each test as well as in aggregate, as may be prescribed by the Board.

Candidates, who secure minimum marks separately for each Test, as prescribed, will be shortlisted for Phase-II of the examination based on the aggregate marks obtained in Phase-I. The minimum aggregate cut-off marks for being shortlisted for Phase-II of the examination will be decided by the Board in relation to the number of vacancies. Roll No. of the candidates shortlisted for Phase-II examination will be published on RBI website, tentatively within a week after Phase-I examination.

- (II) **Phase-II Online Examination:** The Phase-II online Examination will be conducted **on July 30, 2023** only for the candidates who are shortlisted on the basis of results of Phase-I and based on the cut-off decided by the Board. The Phase-II examination will be in shifts. Candidates are required to appear for all shifts. Separate Admission Letters will be issued for each shift. The time-table for Phase-II will be intimated to the candidates concerned along with Admission Letter for Phase-II. Phase-II online examination will consist of three papers as under:

| Name of Paper                                 | Type of Paper  | Time (Minutes)  | Number of questions | Marks           |
|---|--|-----------------|---------------------|-----------------|
| <b>Paper-I:</b><br>Economic and Social Issues | 50% Objective Type   | 30              | @                   | 50              |
|   | 50% Descriptive Type, answers to be typed with the help of the keyboard. Candidates opting to type the answers in Hindi, may type with the help of either: (i) Inscript or (ii) Remington (GAIL) keyboards layout. | 90<br>Total 120 |                     | 50<br>Total 100 |



|   |  |     |   |                       |
|---|--|-----|---|-----------------------|
| <b>Paper II:</b><br>English (Writing Skills)        | Descriptive, to be typed with the help of the keyboard   | 90  | 3 | 100                   |
| <b>Paper-III:</b><br>General Finance and Management | 50% Objective Type<br><br>50% Descriptive Type, answers to be typed with the help of the keyboard. Candidates opting to type the answers in Hindi, may type with the help of either: (i) Inscript or (ii) Remington (GAIL) keyboards layout. | 120 | @ | 50<br>50<br>Total 100 |

**@For both Paper I and III, there will be 30 questions and 50 marks for Objective questions (some questions carrying 2 marks each and some carrying 1 mark each). In case of Descriptive questions, 6 questions will be asked, of which candidates will be required to attempt 4 questions (2 of 15 marks each (with difficulty level) and 2 of 10 marks each). In case, candidate answers more than 4 questions in descriptive, first 4 shall be evaluated.**

**NOTE:** All question papers (in both the Phases, except the test of English) will be set bilingually in Hindi and English.

The Board reserves the right to modify the exam dates and time entirely at its discretion.

- (III) **Interview:** Candidates will be shortlisted for the interview, based on aggregate of marks obtained in Phase-II (Paper-I +Paper-II +Paper-III). The minimum aggregate cut off marks for being shortlisted for Interview will be decided by the Board in relation to the number of vacancies. Roll No. of the candidates shortlisted for interview will be published on RBI website at appropriate time and interview call letters will be sent on registered email ID. Interview will be of 75 marks.

Candidate shall be required to undergo Personality Assessment conducted by the Bank before appearing for the Interview, no marks will be allotted for the same, and will not form part of the final selection criteria. Candidate may opt for interview either in Hindi or English. Final Selection will be through merit list which will be prepared by adding marks secured by candidates in Phase-II examination and interview and grace marks as applicable as per extant rules.

### **SYLLABI (Phase-II)**

#### **Paper-I - Economic and Social Issues (ESI):**

**Growth and Development** – Measurement of growth: National Income and per capita income – Poverty Alleviation and Employment Generation in India – Sustainable Development and Environmental issues.

**Indian Economy** – Economic History of India - Changes in Industrial and Labour Policy, Monetary and Fiscal Policy since reforms of 1991 – Priorities and recommendations of Economic Survey and Union Budget – Indian Money and Financial Markets: Linkages with the economy – Role of Indian banks and Reserve Bank in the development process - Public Finance - Political Economy - Industrial Developments in India- Indian Agriculture - Services sector in India.

**Globalization** – Opening up of the Indian Economy – Balance of Payments, Export-Import Policy – International Economic Institutions – IMF and World Bank – WTO – Regional Economic Co-operation; International Economic Issues

**Social Structure in India** – Multiculturalism – Demographic Trends – Urbanisation and Migration – Gender Issues – Social Justice

#### **Suggested reference material:**

- Books: Indian Economy: 1. Uma Kapila (series of books) 2. Indian Economy: Misra & Puri (Latest Edition) 3. Growth and Development: Debraj Ray 4. Sociology: C.N. Shankar Rao 5. Public Finance - K K Andley and Sundaram



- Prominent Financial Newspapers
- Magazines/Periodicals/ Bulletins including RBI Bulletins, EPW, India Today, etc.
- Reports: 1. World Development Report 2. Economic Survey of India 3. RBI Annual Report 4. Report on Trend and Progress of Banking in India, Report on Currency and Finance etc. 5. IMF: World Economic Outlook
- Material sourced from RBI and BIS website

**Paper-II -English (Writing Skills):**

The paper on English shall be framed in a manner to assess the writing skills including expression and understanding of the topic.

**Paper -III - General Finance and Management:**

**a) Financial System**

1. Structure and Functions of Financial Institutions
2. Functions of Reserve Bank of India
3. Banking System in India – Structure and Developments, Financial Institutions – SIDBI, EXIM Bank, NABARD, NHB, NaBFID etc.
4. Recent Developments in Global Financial System and its impact on Indian Financial System
5. Role of Information Technology in Banking and Finance
6. Non-Banking System
7. Developments in Digital Payments

**b) Financial Markets**

Primary and Secondary Markets (Forex, Money, Bond, Equity, etc.), functions, instruments, recent developments.

**c) General Topics**

1. Financial Risk Management
2. Basics of Derivatives
3. Global financial markets and International Banking – broad trends and latest developments
4. Financial Inclusion
5. Alternate source of finance, private and social cost-benefit, Public-Private Partnership
6. Corporate Governance in Banking Sector
7. The Union Budget – Concepts, approach and broad trends
8. Basics of Accounting and Financial Statements - Balance Sheet, Profit and Loss, Cash Flow Statements, Ratio Analysis (such as Debt to Equity, Debtor Days, Creditor Days, Inventory Turnover, Return on Assets, Return on Equity, etc.)
9. Inflation: Definition, trends, estimates, consequences and remedies (control): WPI- CPI - components and trends; striking a balance between inflation and growth through monetary and fiscal policies

***Suggested reference material:***

**Finance**

- Monetary Theory and Public Policy – Kenneth Kurihara
- Indian Economy – Mishra & Puri
- Economic Growth and Development – Mayer and Baldwin
- Financial Management – Prasanna Chandra
- Major financial newspapers
- International business by Hill and Jain
- RBI Annual Report, Report on Trend and Progress of Banking in India, Report on Currency and Finance etc.





- Economic Survey
- Material sourced from RBI website

**d) Management:**

- **Fundamentals of Management & Organizational Behaviour:** Introduction to management; Evolution of management thought: Scientific, Administrative, Human Relations and Systems approach to management; Management functions and Managerial roles; Nudge theory

Meaning & concept of organizational behaviour; Personality: meaning, factors affecting personality, Big five model of personality; concept of reinforcement; Perception: concept, perceptual errors. Motivation: Concept, importance, Content theories (Maslow's need theory, Alderfers' ERG theory, McClelland's theory of needs, Herzberg's two factor theory) & Process theories (Adams equity theory, Vrooms expectancy theory).

Leadership: Concept, Theories (Trait, Behavioural, Contingency, Charismatic, Transactional and Transformational Leadership; Emotional Intelligence: Concept, Importance, Dimensions. Analysis of Interpersonal Relationship: Transactional Analysis, Johari Window; Conflict: Concept, Sources, Types, Management of Conflict; Organizational Change: Concept, Kurt Lewin Theory of Change; Organizational Development (OD): Organisational Change, Strategies for Change, Theories of Planned Change (Lewin's change model, Action research model, Positive model).

- **Ethics at the Workplace and Corporate Governance:**

Meaning of ethics, why ethical problems occur in business. Theories of ethics: Utilitarianism: weighing social cost and benefits, Rights and duties, Justice and fairness, ethics of care, integrating utility, rights, justice and caring, An alternative to moral principles: virtue ethics, teleological theories, egoism theory, relativism theory, Moral issues in business: Ethics in Compliance, Finance, Human Resources, Marketing, etc. Ethical Principles in Business: introduction, Organization Structure and Ethics, Role of Board of Directors, Best Practices in Ethics Programme, Code of Ethics, Code of Conduct, etc.

Corporate Governance: Factors affecting Corporate Governance; Mechanisms of Corporate Governance

Communication: Steps in the Communication Process; Communication Channels; Oral versus Written Communication; Verbal versus non-verbal Communication; upward, downward and lateral communication; Barriers to Communication, Role of Information Technology.

***Suggested reference material:***

Management

- Stephen P. Robbins & Mary Coulter, Management.
- Stephen P. Robbins and Judge T.A., Vohra, Organisational Behaviour
- Dessler Gary, Warkkey Biju- Human Resource Management
- Decenzo and Robbins- Fundamentals of Human Resource Management
- Velasquez Manuel G: Business Ethics- Concepts and Cases.
- Fernando A.C.: Business Ethics – An Indian Perspective.
- Crane Andrew & Matten Dirk: Business Ethics
- Ghosh B N: Business Ethics & Corporate Governance



**SCHEME OF SELECTION FOR OFFICERS IN GR B (DR)-DEPR /DSIM:**

**A. Officers in Grade 'B' (DR) – DEPR-2023- Job Requirement, Scheme of Selection and syllabus**

(i) **Job Requirements:** Primarily to undertake economic analysis and research and contribute to policy formulation, apart from compilation of data relating to select sectors.

**(ii) Scheme of Selection:**

Selection will be through Online/ Written Examination (WE) and interview. There are 4 papers for the Examination. In Phase - I of the examination, there will be Paper - I Objective Type (on Economics) and Paper- II Descriptive Type (On English). In Phase - II, there will be Paper - I Descriptive Type (on Economics) and Paper - II Descriptive Type (on Economics).

| Phase      | Name of Paper  | Duration    | Maximum Marks |
|------------|--|-------------|---------------|
| Phase - I  | Paper - I Objective Type (on Economics)  | 120 minutes | 100           |
|            | Paper - II English - Descriptive<br>(To be typed with help of keyboard)  | 120 minutes | 100           |
| Phase - II | Paper - I Descriptive Type (on Economics)<br>(Question paper displayed on computer, answers to be written on paper)  | 120 minutes | 100           |
|            | Paper - II Descriptive Type (on Economics)<br>(Question paper displayed on computer, answers to be written on paper) | 120 minutes | 100           |
| Total      |  |             | 400           |

Other detailed information regarding the examination will be given in an Information Handout, which will be made available for the candidates to download along with the Admission letter for examination from the RBI website.

Candidates have to secure minimum marks as may be prescribed by the Board.

Candidates, who secure minimum aggregate marks in Paper I & II of Phase - I, as prescribed, will be shortlisted for Phase II of the examination. The minimum aggregate cut-off marks for being shortlisted for Phase - II of the examination will be decided by the Board in relation to the number of vacancies.

Roll No. of the candidates shortlisted for Phase - II examination will be published on RBI web-site, tentatively within a week after Phase - I.

(iii) Phase II - Paper-I/ Paper II Descriptive Type (on Economics) Written Examination (WE): The Phase II - Paper-I/ Paper II Descriptive Type (on Economics) will be conducted on September 02, 2023 only for the candidates who are shortlisted on the basis of results of Phase I. The Phase I – Paper-I/Paper-II and The Phase II - Paper-I / Paper II Descriptive Type (on Economics) examination will be in shifts. Candidates are required to appear for all shifts. Separate Admission Letters will be issued for each shift. The time-table for Phase I – Paper-I/Paper-II and Phase II - Paper-I / Paper II Descriptive Type (on Economics) will be intimated to the candidates concerned along with Admission Letter for Phase I & Phase - II.

(iv) Question papers for 'WE' will be set in Hindi and in English (except Paper-II on English). Answers for Phase II - Paper-I / Paper II Descriptive Type (on Economics) may be written either in Hindi or



English. The Phase I - Paper-II will have to be answered in English only. Candidates may opt for interview in Hindi or English.

(v) The number of candidates to be called for interview will be decided by the Board.

(vi) Final selection will be on the basis of performance in the 'Online / WE' in Phase I (Paper - I & Paper - II), Phase II (Paper - I & Paper - II) and interview taken together. Interview will be of 75 marks. Candidate may opt for interview either in Hindi or English.

(vii) Candidate shall be required to undergo Personality Assessment conducted by the Bank before appearing for the Interview, no marks will be allotted for the same, and will not form part of the final selection criteria.

(viii) Syllabi:

**Phase - I- Paper I Objective Type (on Economics)**

- (1) Microeconomics (Theories of consumer's demand; Production; Market Structures and Pricing; Distribution; and Welfare Economics)
- (2) Macro Economics (Theories of Employment, Output and Inflation; Monetary Economics; IS-LM Model; Schools of Economic Thought)
- (3) International Economics (Theories of International Trade; Balance of Payments; Exchange Rate Models)
- (4) Theories of Economic Growth and Development (Classical neo-classical approaches to economic growth and major theories of economic development)
- (5) Public Finance (Theories of taxation and public expenditure and Public Debt Management)
- (6) Environmental Economics (Green GDP, Environmental Valuation, Environmental policy instruments)
- (7) Quantitative Methods in Economics (Mathematical and Statistical Methods for Economics, Ordinary Least Square Regression)
- (8) Current developments in Indian Economy (Growth, inflation, poverty, unemployment, financial sector developments, external sector developments, fiscal developments, agriculture, industry, infrastructure, and services)

**Phase - I - Paper-II Descriptive Type (on English)**

The paper on English shall be framed in a manner to assess the writing skills including expression and understanding of the topic.

**Phase - II - Paper - I Descriptive Type (on Economics) (Question paper displayed on computer, answers to be written on paper)**

*Microeconomic Module*

- Consumer Theory: Cardinal and Marginal Utility Analysis, Consumer Surplus, Indifference Curve Analysis, Price, Income and Substitution Effects, Game Theory
- Production Theory: Forms of Production function; Laws of Returns to Scale; Partial Equilibrium Vs General Equilibrium Analysis
- Market Theory: Pricing under different market structures



- Distribution Theories: Ricardo, Marx, Kalecki and Kaldor
- Welfare Economics: Pareto Optimality, Schools of Welfare Thought including Arrow, Coase and Sen

*Macroeconomic Module*

- National Income Accounting: Various methods for measurement of National Income
- Theory of employment and Output: Classical and Neo-classical approaches, Keynesian theory of Employment and output, Post-Keynesian developments, Business Cycles
- Inflation: Types of Inflation, Philip's curve, Taylor's Rule, Lucas Critique
- Money and Banking: Quantity theory of Money, Neutrality of money, IS - LM Model and AD-AS Models, Money Multiplier, Monetary Policy – Scope, Objectives and instruments, Inflation targeting
- Theories of Economic Growth and Development: Theories of growth, Classical and neo-classical approaches, Theories of Economic Development
- International trade and Balance of payments: Theories of international trade, Determination of exchange rates, Impossible Trinity
- Public Finance: Theories of taxation, Theories of public expenditure, Theories of public debt management

(Equal weightage will be given to Microeconomic and Macroeconomic modules)

**Phase - II - Paper-II Descriptive Type (on Economics) (Question paper displayed on computer, answers to be written on paper)**

*Module on Quantitative Methods in Economics*

- Mathematical Methods in Economics: Differentiation and Integration, Optimisation, Sets, Matrices, Linear algebra and Linear programming
- Statistical Methods in Economics: Measures of central tendency and dispersions, Probability, Time series, Index numbers.
- Econometrics and advanced Applications: Regression analysis, Panel data econometrics, Time Series econometrics, Basics of Bayesian Econometrics, Basic application of Artificial Intelligence/ Machine Learning

*Module on Indian Economy – Policy and Trends*

- Fiscal policy in India: Evolution, scope and limitations, current trends
- Monetary Policy in India: Evolution, Functions of the Reserve Bank of India, Monetary-Fiscal coordination, Inflation targeting, Operating framework of Monetary Policy, Current trends
- Banking and financial sector development in India: Banks and other constituents of Indian financial markets and related developments, Current trends
- Inflation in India: Trends and drivers
- External sector developments in India: Exchange rate management, external debt, Balance of payments, Current trends



- Sectoral and other developments in India: Agriculture, industry, services and social sector-related developments

(Equal weightage will be given to Quantitative Economics and Indian Economy-related modules)

ix) Suggested reading material:

**For Phase - II (Paper I - Micro and Macroeconomics Modules)**

- Microeconomics
  - Hal R. Varian; Intermediate Microeconomics: A Modern Approach, 9th edition, 2019. The workbook, Workouts in Intermediate Microeconomics, by Hal R. Varian and Theodore C. Bergstrom may be used for problems.
  - A. Koutsoyiannis; Modern Microeconomics, International Edition.
  - C.E. Ferguson and J.P. Gould; Microeconomic Theory.
- Macroeconomics
  - Dornbusch, Fischer and Startz; Macroeconomics, McGraw Hill, 13th edition, 2018.
  - Olivier Blanchard; Macroeconomics, Pearson Education, Inc., 8th edition, 2021.
  - Brian Snowdon and Howard R. Vane; Modern Macroeconomics: Its Origin, Development and Current State, Edward Elgar Publishing Ltd, 2005.
- International Economics
  - Paul R. Krugman, Maurice Obstfeld and Marc Melitz; International Economics: Theory and Policy, Pearson Education, 12th edition, 2022.
  - Dominick Salvatore; International Economics: Trade and Finance, Wiley, 11th edition, 2014.
- Public Finance
  - Richard A. Musgrave and Peggy B. Musgrave; Public Finance in Theory and Practice, McGraw Hill, 5th edition, 2017.
  - Stiglitz, J.E. and Jay K. Rosengard Economics of the Public Sector, W.W. Norton & Company, 4th edition, 2015.
- Growth and Development
  - A.P. Thirlwall; Economics of Development: Theory and Evidence, Macmillan, 9th edition, 2011.
  - Debraj Ray, Development Economics, Oxford University Press, 2009.
  - Basu, K., Analytical Development Economics, The Less Developed Economy Revisited, MIT Press, 2003

**For Phase - II (Paper II - Modules on Quantitative Methods in Economics and Indian Economy)**

- Mathematical Methods in Economics
  - Simon, Carl P. and Lawrence Blume; Mathematics for Economists, W. W. Norton & Company, Inc., 1994.
  - Kevin Wainwright and Alpha C. Chiang; Fundamental Methods of Mathematical Economics, 4th edition, McGraw-Hill, 2005
- Econometrics
  - D. N. Gujarati and D.C. Porter; Essentials of Econometrics, McGraw-Hill, 4th edition,



International Edition, 2010.

- Wooldridge, J.M; Introductory Econometrics: A Modern Approach, Cengage Learning, 7th edition, 2022.

• Statistics

- N. G. Das; Statistical Methods, McGraw-Hill, 2008.
- Miller, I., Miller, M.; John E. Freund's Mathematical Statistics with Applications, 8th edition, Pearson, 2021.

• Indian Economy

- Economic Survey, Government of India, Various Issues
- India Development Report, Oxford University Press, Various Issues.
- Uma Kapila, Indian Economy since Independence, Academic Foundation, Various Issues.
- RBI Annual Report – Last two years.
- RBI Report on Trends and Progress of Banking in India – Last two years.
- Monetary Policy Reports – Last two years.
- Financial Stability Report – Last two years

**B. Officers in Grade 'B' (DR) – DSIM- 2023- Job Requirement, Scheme of Selection and syllabus**

- (i) **Job Requirements:** To undertake collection, compilation, analysis and interpretation of data on banking, corporate and external sectors; Modelling and forecasting of inflation, growth and other important macroeconomics indicators; Analytical studies involving statistical/econometric models in the operational areas of interest to the Reserve Bank; Planning, designing and organizing sample surveys; maintaining technology-driven centralized reporting system and Data warehouse for information management /dissemination; and Development of methodology for the measurement and estimation of variables and improvement of the database of various sectors of the economy. Application of Data Science/Artificial Intelligence/Machine Learning techniques to derive insights from large volume data.

**(ii) Scheme of Selection:**

Selection will be through Online/ Written Examination (WE) and interview. There are 3 papers for the Examination. Paper I Objective Type (on Statistics) to be held on **July 16, 2023** and Paper II & III will be held on **August 19, 2023**-(date to be confirmed in admit cards).

| Name of Paper   | Duration    | Maximum Marks |
|---|-------------|---------------|
| Paper-I Objective Type (on Statistics)  | 120 minutes | 100           |
| Paper-II Descriptive Type (on Statistics)<br>(Question paper displayed on computer, answers to be written on paper) | 180 minutes | 100           |
| Paper-III English – Descriptive<br>(To be typed with help of keyboard)  | 90 minutes  | 100           |
| <b>Total</b>  |             | <b>300</b>    |

A composite time of 120 minutes will be given for answering Paper I. Other detailed information regarding the examination will be given in an Information Handout, which will be made available



for the candidates to download along with the Admission letter for examination from the RBI website.

Candidates have to secure minimum marks as may be prescribed by the Board.

Candidates, who secure minimum aggregate marks in Paper I, as prescribed, will be shortlisted for Paper-II/ Paper III of the examination based on the aggregate marks obtained in Paper-I. The minimum aggregate cut-off marks for being shortlisted for Paper II and Paper III of the examination will be decided by the Board in relation to the number of vacancies. Roll No. of the candidates shortlisted for Paper II and Paper III examination will be published on RBI web-site, tentatively within a week after Paper -I examination.

**(iii) Paper – II and III Online/Written Examination:** The Paper II and Paper III Examination will be conducted on **August 19, 2023** only for the candidates who are shortlisted on the basis of results of Paper-I. The Paper II and Paper III examination will be in shifts. Candidates are required to appear for all shifts. Separate Admission Letters will be issued for each shift. The time-table for Paper II and Paper III will be intimated to the candidates concerned along with Admission Letter for Paper II and Paper III.

(iv) Question papers for 'WE' will be set in Hindi and in English (except Paper-III on English). Answers for Paper-II may be written either in Hindi or English. Paper-III will have to be answered in English only. Candidates may opt for interview in Hindi or English.

v) The number of candidates to be called for interview will be decided by the Board.

vi) Final selection will be on the basis of performance in the 'Online / WE' (Paper I, II and III) and interview taken together. Interview will be of 75 marks. Candidate may opt for interview either in Hindi or English.

vii) Candidate shall be required to undergo Personality Assessment conducted by the Bank before appearing for the Interview, no marks will be allotted for the same, and will not form part of the final selection criteria.

**Syllabi:** Standard of papers would be that of Master's Degree examination of any Central University in India.

**Paper-I:** Questions would cover Probability: Definition of Probability, Standard distribution, Large and small sample theory, Analysis of Variance, Estimation, Testing of Hypotheses, Multivariate analysis and Stochastic Processes.

**Paper-II:** Questions would cover (i) Probability and Sampling, (ii) Linear Models and Economic Statistics, (iii) Statistical Inference: Estimation, Testing of hypothesis and Non-parametric Test, (iv) Stochastic Processes, (v) Multivariate analysis, (vi) Econometrics and time series, (vii) Statistical computing; and (viii) Data Science, Artificial Intelligence and Machine Learning Techniques. There will be sufficient choice for candidates to attempt the required number of questions from any three or more of the above eight groups.

**Paper-III:** English: The paper on English shall be framed in a manner to assess the writing skills including expression and understanding of the topic.



**Suggested reading material:**

For Paper I and Paper II

▪ **Theory of Probability and Probability Distributions**

- Rohatgi, V. K. and Saleh, A.K. Md. E. (2005). An Introduction to Probability and Statistics
- Goon, A.M., Gupta, M.K. and Dasgupta. B. (1985). An Outline of Statistical Theory Vol-I & II
- Sukhatme, P.V., Sukhatme, B.V., Sukhatme, S. and Asok, C. (1984). Sampling Theory of Surveys with Applications
- S. C. Gupta, V. K. Kapoor (2000). Fundamentals of Mathematical Statistics
- W.G. Cochran (1977). Sampling Techniques

▪ **Linear Models and Economic Statistics**

- P.G. Hoel, S.C. Port and C.J. Stone (1971). Introduction to Statistical Theory
- A.M. Mood, F.A. Graybill and D.C. Boes (1974). Introduction to Theory of Statistics
- R. G. D. Allen (1975). Index Numbers in Theory and Practice

▪ **Statistical Inference**

- Kale, B.K. (1999). A First Course on Parametric Inference
- Rao, C.R. (1973). Linear Statistical Inference and Its Applications
- Bartoszynski, R. and Bugaj, M.N. (2007). Probability and Statistical Inference
- Gibbons, J.D. and Chakraborti, S. (1992). Nonparametric Statistical Inference

▪ **Stochastic Processes**

- Bhat, B.R. (2000). Stochastic Models- Analysis and Applications
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▪ **Multivariate Analysis**

- Anderson, T.W. (2003). An Introduction to Multivariate Statistical Analysis
- Arnold, Steven F. (1981). The Theory of Linear Models and Multivariate Analysis
- Giri, N.C. (1977). Multivariate Statistical Inference, Academic Press
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▪ **Econometrics and Time Series**

- Johnston, J. (1984). Econometric Methods
- James H. Stock and Mark W. Watson (2019). Introduction to Econometrics
- J.D. Hamilton (1994). Time Series Analysis
- William H. Greene (2018). Econometric Analysis

▪ **Statistical Computing and Data Science, Artificial Intelligence and Machine Learning Techniques**

- Sheldon M. Ross (2012). Simulation
- Trevor Hastie, Robert Tibshirani, Jerome Friedman (2009). The Elements of Statistical Learning, Data Mining, Inference, and Prediction, Second Edition
- Charu C. Aggarwal (2018). Neural Networks and Deep Learning





- Roger D. Peng: Advanced Statistical Computing
- William J. Kennedy, Jr. and James E. Gentle: Statistical Computing

**C. Manner of conduct of examinations for GR B (DR)-DEPR /DSIM:**

**DEPR :**

(i) The examination will be conducted on two days i.e. Phase I (Paper I & II) (Online Examination) on **July 16, 2023** and Phase II (Paper I & II) (Online / Written Examination), will be held separately on **September 02, 2023** (date to be confirmed in admit cards).

(ii) Phase I - Paper I - Objective Type (on Economics) will be conducted online and comprise multiple choice questions. Paper II - Descriptive Type (on English) to be typed with help of keyboard.

(iii) Phase II - Paper I & II will be a descriptive Type (on Economics) pen / paper based examination where the questions will be displayed on computer screen, answers to be written on paper.

**DSIM :**

(i) The examination will be conducted on two days i.e. Paper I on **July 16, 2023** and Paper II & III will be held separately on **August 19, 2023** (date to be confirmed in admit cards).

(ii) Paper - I (Objective type on Statistics) will be conducted online and comprise multiple choice questions.

(iii) Paper - II (on Statistics) will be a descriptive type pen/paper based examination where the questions will be displayed on computer screen, answers to be written on paper.

(iv) Paper –III (English) will be of descriptive type where the candidates will be expected to type out answers on a computer.

**The Board reserves the right to modify the exam dates and time entirely at its discretion.**



Appendix- IV

**PRE-EXAMINATION TRAINING FOR SC/ST/OBC/PwBD CANDIDATES appearing for Officers in Gr B (DR)- General- 2023**

The Bank will arrange free of cost pre-examination training for Phase - I and Phase - II (Only for those who have successfully cleared Phase – I) examinations for SC/ST/OBC/PwBD candidates in **online mode**. Candidates who desire to avail of the training may apply (by email only) separately to the Regional Director/General Manager, Reserve Bank of India at any one of the convenient centres marked (\*\*) below, in the format furnished below on or before **June 09, 2023**. **Candidates should not send their application for training to the Reserve Bank of India Services Board's Office (Board) as the Board will not entertain such applications.**

**FORM OF APPLICATION FOR TRAINING**

The Regional Director/General Manager  
Reserve Bank of India  
Human Resource Management Department

Place:  
Date:

\*\* \_\_\_\_\_

Dear Sir/Madam,

Pre-examination training – Officers in Gr-'B'-Gen. (DR)- PY 2023

I have applied to the Reserve Bank of India Services Board (RBISB) for the post of Officer in Gr-'B'-Gen.(DR)- PY 2023. Please register my name for training in English/Hindi# medium. I enclose an attested copy of the Caste/PwBD Certificate and a copy of online registered application receipt of fees/intimation charges paid online. I note that I will have to make my own arrangements for stay and meet all my expenses. I also note that undergoing the training will not confer on me any right to be called for the Examination or for recruitment in the Bank's service.

Yours faithfully

(Signature)

Name and Address:.....

Provisional application Registration No. ....

Encl.: Attested copy of the Caste/PwBD Certificate and online registered application and copy of receipt of fees/intimation charges paid online.

#Delete inapplicable.

(Note: Training in Hindi will be held only if sufficient numbers of candidates are registered)

**\*\*Postal Addresses and email of the Centre:** One Centre to be chosen from the list given below:

1. **Ahmedabad:** Ashram Road, Ahmedabad-380014 ([rdahmedabad@rbi.org.in](mailto:rdahmedabad@rbi.org.in)); 2. **Bengaluru:** 10/3/08, Nrupatunga Road, Bengaluru-560001([rdbengaluru@rbi.org.in](mailto:rdbengaluru@rbi.org.in)); 3. **Bhopal:** Hoshangabad Road, Bhopal- 462011 ([rdbhupal@rbi.org.in](mailto:rdbhupal@rbi.org.in)); 4. **Bhubaneswar:** Pt. Jawaharlal Nehru Marg, Bhubaneswar-751001 ([rdhubaneswar@rbi.org.in](mailto:rdhubaneswar@rbi.org.in)); 5. **Chandigarh:** Central Vista, Opp. Telephone Bhawan, Sector 17, Chandigarh -160017([rdchandigarh@rbi.org.in](mailto:rdchandigarh@rbi.org.in)); 6. **Chennai:** 16, Fort Glasis, Rajaji Salai, Chennai-600001 ([rdchennai@rbi.org.in](mailto:rdchennai@rbi.org.in)); 7. **Guwahati:** Station Road, Panbazar, Guwahati-781001([rdguwahati@rbi.org.in](mailto:rdguwahati@rbi.org.in)); 8. **Hyderabad:** 6-1-56, Secretariat Road, Saifabad, Hyderabad -500004([rdhyderabad@rbi.org.in](mailto:rdhyderabad@rbi.org.in)); 9. **Jaipur:** Rambagh Circle, Tonk Road, Jaipur-302004([rdjaipur@rbi.org.in](mailto:rdjaipur@rbi.org.in)); 10. **Jammu:** Rail Head Complex, Jammu-180012([rdjammu@rbi.org.in](mailto:rdjammu@rbi.org.in)); 11. **Kanpur:** M.G. Road, Kanpur-208001([rdkanpur@rbi.org.in](mailto:rdkanpur@rbi.org.in)); 12. **Kochi:** Ernakulam North, Kochi-



682018([gminckochi@rbi.org.in](mailto:gminckochi@rbi.org.in)); 13. **Kolkata:** 15, Netaji Subhash Road, Kolkata-700001 ([rdkolkata@rbi.org.in](mailto:rdkolkata@rbi.org.in)); 14. **Lucknow:** 8-9, Vipin Khand, Gomti Nagar, Lucknow-226010([rdlucknow@rbi.org.in](mailto:rdlucknow@rbi.org.in)); 15. **Navi Mumbai:** Plot No.3, Sector 10, H.H. Nirmaladevi Marg, CBD Belapur, Navi Mumbai-400614 ([cgmbelapur@rbi.org.in](mailto:cgmbelapur@rbi.org.in));16. **Nagpur:** Main Office Building, Dr. Raghavendra Rao Road, Civil Lines, Nagpur-440001([rdnagpur@rbi.org.in](mailto:rdnagpur@rbi.org.in)); 17. **New Delhi:** 6, Sansad Marg, New Delhi-110001([rdnewdelhi@rbi.org.in](mailto:rdnewdelhi@rbi.org.in)); 18. **Panaji:** 7th Floor, Gera Imperium-II, Patto, Panaji, Goa-403001([gmincpanaji@rbi.org.in](mailto:gmincpanaji@rbi.org.in)); 19. **Patna:** South Gandhi Maidan, Patna-800001([rdpatna@rbi.org.in](mailto:rdpatna@rbi.org.in)); 20. **Pune:** College of Agricultural Banking, Reserve Bank of India, University Road, Pune-411016 ([principalcab@rbi.org.in](mailto:principalcab@rbi.org.in)); 21. **Thiruvananthapuram:** Bakery Junction, Thiruvananthapuram-695033 ([rdthiruvananthapuram@rbi.org.in](mailto:rdthiruvananthapuram@rbi.org.in)). 22. **Raipur:** Subhashish Parisar Satya Prem Vihar, Mahadev Ghat Road, Sunder Nagar, Raipur-492 013 ([rdraipur@rbi.org.in](mailto:rdraipur@rbi.org.in))



**Appendix-V**

**Certificate for person with specified disability covered under the definition of Section 2 (s) of the RPwD Act, 2016 but not covered under the definition of Section 2(r) of the said Act, i.e. persons having less than 40% disability and having difficulty in writing**

This is to certify that, we have examined Mr/Ms/Mrs ..... (name of the candidate), S/o /D/o ....., a resident of .....(Vill/PO/PS/District/State), aged ..... yrs, a person with ..... (nature of disability/condition), and to state that he/she has limitation which hampers his/her writing capability owing to his/her above condition. He/she requires support of scribe for writing the examination.

2. The above candidate uses aids and assistive device such as prosthetics & orthotics, hearing aid (name to be specified) which is /are essential for the candidate to appear at the examination with the assistance of scribe.

3. This certificate is issued only for the purpose of appearing in written examinations conducted by recruitment agencies as well as academic institutions and is valid upto \_\_\_\_\_ (it is valid for maximum period of six months or less as may be certified by the medical authority)

Signature of medical authority

| (Signature & Name)   | (Signature & Name)   | (Signature & Name)         | (Signature & Name)                    | (Signature & Name)                                     |
|--|--|----------------------------|---------------------------------------|--|
| Orthopedic / PMR specialist  | Clinical Psychologist/ Rehabilitation Psychologist/Psychiatrist / Special Educator | Neurologist (if available) | Occupational therapist (if available) | Other Expert, as nominated by the Chairperson (if any) |
| (Signature & Name)   |  |                            |                                       |  |
| Chief Medical Officer/Civil Surgeon/Chief District Medical Officer.....Chairperson |  |                            |                                       |  |

Name of Government Hospital/Health Care Centre with Seal

Place:

Date:



## Appendix-VI

### **Letter of Undertaking by the person with specified disability covered under the definition of Section 2 (s) of the RPwD Act, 2016 but not covered under the definition of Section 2(r) of the said Act, i.e. persons having less than 40% disability and having difficulty in writing**

I \_\_\_\_\_, a candidate with \_\_\_\_\_ (nature of disability/condition) appearing for the \_\_\_\_\_(name of the examination) bearing Roll No. \_\_\_\_\_ at \_\_\_\_\_ (name of the centre) in the District \_\_\_\_\_, \_\_\_\_\_ (name of the State). My educational qualification is \_\_\_\_\_.

2. I do hereby state that \_\_\_\_\_ (name of the scribe) will provide the service of scribe for the undersigned for taking the aforementioned examination.

3. I do hereby undertake that his qualification is \_\_\_\_\_. In case, subsequently it is found that his qualification is not as declared by the undersigned and is beyond my qualification. I shall forfeit my right to the post or certificate/diploma/degree and claims relating thereto.

(Signature of the candidate)

(counter signature by the parent/guardian, if the candidate is minor)

Place:

Date: